

APR 13 REC'D

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2014

Month / Day / Year

I, Lucie Beeley

Name of the Holding Company Director and Official

President

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Georgia Community Bancorp, Inc.

Legal Title of Holding Company

P.O. Box 389

(Mailing Address of the Holding Company) Street / P.O. Box

Dawson GA 39842

City State Zip Code

508 E. Lee St.

Physical Location (if different from mailing address)

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:

Haley Prescott Internal Auditor

Name Title

229-995-8400

Area Code / Phone Number / Extension

229-995-4165

Area Code / FAX Number

hprescott@georgiacommunitybancorp.com

E-mail Address

Lucie V Beeley

Signature of Holding Company Director and Official

3-9-15

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 124 5531
 C.I.

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

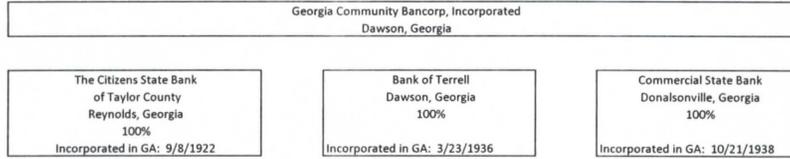
No

Form FR Y-6
 Georgia Community Bancorp, Inc.
 Dawson, Georgia
 Fiscal Year Ending December 31, 2014

Report Item

1 The BHC does not prepare an annual report for its shareholders.

2 a. Organizational Chart:



Supplement to Organizational Chart:

2 b. Branch Report

Citizens State Bank of Taylor County, Main office, Full service
 302 Martin Luther King Boulevard
 Reynolds, Taylor County, Georgia 31076

Citizens State Bank of Crawford County, Roberta branch, Full Service
 300 North Duggar Avenue
 Roberta, Crawford County, Georgia 31078

Bank of Terrell, Main office, Full service
 250 East Lee Street
 Dawson, Terrell County, Georgia 39842

Bank of Terrell, Drive thru branch, Limited service
 244 East Lee Street
 Dawson, Terrell County, Georgia 39842

Bank of Terrell, Bank of Lee County, Full service
 3000 North Slappy Boulevard
 Albany, Dougherty County, Georgia 31707

Commercial State Bank, Main office, Full service
 113 West Second Street
 Donalsonville, Seminole County, Georgia, 39845

Commercial State Bank, Blakely branch, Full service
 12144 Columbia Street
 Blakely, Early County, Georgia 39823

3 (1) (a), (b), (c)

(1)(a) Name & Address	(1)(b) Country or Citizenship	(1)(c) Number/Percentage Shares Common Stock	
Class A Common - Non Voting			
Lucie VanLandingham Beeley GST Trust Leesburg, GA	USA	119,558	25.42%
Stevan Reynolds Tuck GST Trust Dawson, GA	USA	119,557	25.42%
Lucie V. Beeley Leesburg, Ga	USA	39,419	8.38%
Stevan Tuck Dawson, GA	USA	45,342	9.64%
Class B Common - Voting			
Lucie VanLandingham Beeley GST Trust Leesburg, GA	USA	157,496	13.73%
Stevan Reynolds Tuck GST Trust Dawson, GA	USA	157,496	13.73%
Lucie V. Beeley Leesburg, Ga	USA	416,129	36.27%
Stevan Tuck Dawson, GA	USA	416,129	36.27%

NOTE: Additional information for item (1)(c) - there are no stock options or warrants issued by the company as of 12/31/2014.

3 (2) (a), (b), (c) N/A (not applicable)

Results: A list of branches for your holding company: UNISOUTH, INC. (1141601) of UMATILLA, FL
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.

Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.

Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ok		Full Service (Head Office)	327435	UNITED SOUTHERN BANK	750 N. CENTRAL AVENUE	UMATILLA	FL	32784	LAKE	UNITED STATES	9773	0	UNITED SOUTHERN BANK	327435	
ok		Limited Service	3740914	LAKEVIEW TERRACE OFFICE	331 RAINTREE DRIVE	ALTOONA	FL	32702	LAKE	UNITED STATES	234038	9	UNITED SOUTHERN BANK	327435	
ok		Full Service	192334	ASTOR BRANCH	24510 S. R 40	ASTOR	FL	32102	LAKE	UNITED STATES	234032	3	UNITED SOUTHERN BANK	327435	
ok		Full Service	3740932	CLERMONT OFFICE	1510 EAST STATE ROAD 50	CLERMONT	FL	34711	LAKE	UNITED STATES	422885	12	UNITED SOUTHERN BANK	327435	
ok		Full Service	291639	EUSTIS BRANCH	2701 SOUTH BAY STREET	EUSTIS	FL	32726	LAKE	UNITED STATES	234033	4	UNITED SOUTHERN BANK	327435	
ok		Full Service	449739	LADY LAKE BRANCH	13609 US HWY. 441	LADY LAKE	FL	32159	LAKE	UNITED STATES	234030	1	UNITED SOUTHERN BANK	327435	
ok		Full Service	2784658	VILLAGES BRANCH, THE	13609 U.S. HIGHWAY 441	LADY LAKE	FL	32159	SUMTER	UNITED STATES	234040	11	UNITED SOUTHERN BANK	327435	
ok		Limited Service	4389543	LAKE PORT SQUARE BRANCH	900 LAKE PORT BOULEVARD	LEESBURG	FL	34748	LAKE	UNITED STATES	529961	13	UNITED SOUTHERN BANK	327435	
ok		Full Service	3740923	LEESBURG OFFICE	515 WEST MAIN STREET	LEESBURG	FL	34748	LAKE	UNITED STATES	234039	10	UNITED SOUTHERN BANK	327435	
ok		Full Service	1402665	LISBON OFFICE	10021 COUNTY ROAD 44 WEST	LEESBURG	FL	34788	LAKE	UNITED STATES	234034	5	UNITED SOUTHERN BANK	327435	
ok		Full Service	1413492	SOUTH LEESBURG BRANCH	27524 HIGHWAY 27 & CR 48	LEESBURG	FL	34748	LAKE	UNITED STATES	234035	6	UNITED SOUTHERN BANK	327435	
ok		Full Service	2114189	MOUNT DORA OFFICE	19010 HWY 441	MOUNT DORA	FL	32757	LAKE	UNITED STATES	234036	7	UNITED SOUTHERN BANK	327435	
ok		Full Service	290034	TAVARES BRANCH	1303 NORTH NEW HAMPSHIRE AVENUE	TAVARES	FL	32778	LAKE	UNITED STATES	234031	2	UNITED SOUTHERN BANK	327435	

OK
SPD

REPORT ITEM 4: DIRECTORS AND OFFICERS

Following is a list of the principal shareholders, directors, and executive officers of the Company as of December 31, 2014:

4(1)	4(3) (a) & (b)	4 (4) (a)		4(3) (c)	4(4) (c)	4(2)
Name and Address	Title/Position In Holding Company and Subsidiary	Percentage of Voting Shares in Bank Holding Company		Title/Position in Other Business	Other Business Number/Percentage of Shares Owned if >25%	Principal Occupation if Other
Lucie VanLandingham Beeley GST Trust Leesburg, GA	N/A	119,558	25.42%	N/A	N/A	N/A
Stevan Reynolds Tuck GST Trust Dawson, GA	N/A	119,557	25.42%	N/A	N/A	N/A
Jack F. Tuck Dawson, GA	Director, BHC	100	0.02%	N/A	N/A	N/A
Jack F. and Mary V. Tuck Dawson, GA	CEO, BHC Director, Bank of Terrell, Commercial State Bank, The Citizens State Bank of Taylor County Director, BHC	1,390	0.30%	N/A	N/A	N/A
Scott Beeley Leesburg, GA	Secretary/Treasurer, BHC President Bank of Terrell Director, Citizens State Bank of Taylor County, Commercial State Bank	10,000	2.13%	Director & President (Bank of Terrell)	N/A	N/A
Lucie V. Beeley Leesburg, Ga	CFO, BHC Chairman, Citizens State Bank of Taylor County, Bank of Terrell, Commercial State Bank	39,419	8.38%	CFO, BHC	N/A	N/A
Stevan Tuck Dawson, GA	Director, BHC, Bank of Terrell	45,342	9.64%	Information Security Officer, BHC	N/A	N/A

Note:

Unless otherwise noted, Shareholders, Directors and Officers of the Company are U.S. Citizens

Item 4(4) (b)

N/A, all subsidiaries are wholly owned by Georgia Community Bancorp, Incorporated